3/03/06 9:14:30 BK 2,421 PG 510 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

RETURN TO: PO. BOX 188 961 STATELINE RD W SOUTHAVEN, MS 38671 (662) 342 1300

WHEN RECORDED SEND TO:

Bank One 111 Monument Circle Indianapolis, IN 46204

Prepared By: Pamela Faber Bank One

LOAN NUMBER: 180022742

_(Space Above This Line For Recording Data)

FULL RECONVEYANCE

WHEREAS, the indebtedness secured by the Deed of Trust executed by, SHERYL ADAIR, unmarried, Trustor(s) to EQUITY TITLE AND ESCROW COMPANY OF MEMPHIS, LLC, Trustee(s), and Citizens Bank, a Tennessee Banking Corporation, Beneficiary, dated 02/25/00 and recorded 05/19/00 in Book 1214, Page 456 of the official records in the office of the County Recorder of DESOTO County, State of Mississippi, THERREAFTER ASSIGNED to JP MORGAN CHASE BANK NA successor by merger to BANK ONE NA by Assignment recorded 2/14/06 in Book 2411, Page 216 (ASSIGNMENT TO BE RECORDED SIMULTANEOUSLY WITH RECONVEYANCE)

Has been fully paid

NOW, THEREFORE, the undersigned, being the present Beneficiary under said Deed of Trust does hereby release and reconvey, without covenant or warranty, expressed or implied, unto the parties legally entitled thereto all right, title and interest which has heretofore acquired by said Trustee(s) under said Deed of Trust. Said Deed of Trust was and recorded in the official records, at thereof.

IN WITNESS WHEREOF, JP MORGAN CHASE BANK NA successor by merger to BANK ONE, NA as such Beneficiary, has caused its signature to be hereto affixed this January 26, 2005.

JP MORGAN CHASE BANK NA successor by merger to BANK ONE NA

as Beneficiary

Joyce A. Escobar

Assistant Vice President

STATE OF Indiana)) ss.

County of Marion

The foregoing instrument was acknowledged before me this January 26, 2005, by Joyce A. Escobar. Assistant Vice President, the REPRESENTATIVE of JP MORGAN CHASE BANK NA successor by merger to

INWITNESS WHERE OF, I have hereunto set my hand and official seal.

100 September 1 OFFICIAL SEAL DIXIE L. YORK NOTARY PUBLIC - INDIANA HAMILTON COUNTY My Comm. Expires Feb. 20, 2009 a proposition of the second se

Dixie L. York, Notary Public County of Residence: Marion My Commission Expires 2/20/09